

US
20/15/IN THE UNITED STATES PATENT AND TRADEMARK OFFICECERTIFICATE OF EXPRESS MAILING

I hereby certify that this paper and the documents and/or fees referred to as attached therein are being deposited with the United States Postal Service on July 31, 2003 in an envelope as "Express Mail Post Office to Addressee" service under 37 CFR §1.10, Mailing Label Number **ET582748309US**, addressed to: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Sue Funchess
Sue Funchess

Attorney Docket No.: VISAP076

First Named Inventor: SMITH

22241 U.S. PRO
10/633020
07/31/03

UTILITY PATENT APPLICATION TRANSMITTAL (37 CFR. § 1.53(b))
(Regular application claiming priority of a provisional)

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir: This is a request for filing a patent application under 37 CFR. § 1.53(b) in the name of inventors:
CARL SMITH and TRUDY HILL

For: **SMART CARD PERSONALIZATION ASSISTANCE TOOL**

Assigned to: Visa International Service Association

Priority of U.S. provisional application No. 60/464,559 filed on April 21, 2003 is claimed under 35 U.S.C. § 119(e).

Amend the specification by inserting after the title the sentence: "This application claims priority of U.S. provisional application No. filed on which is hereby incorporated by reference."

• Application Elements:

- 47** Pages of Specification, Claims and Abstract
- 47** Sheets of Formal Drawings
- 2** Pages of Combined Declaration and Power of Attorney
- Separate Declaration

Accompanying Application Parts:

- Do not publish this application. Nonpublication Request is attached.
- Assignment and Assignment Recordation Cover Sheet (recording fee of \$40.00 enclosed)
- Separate Power of Attorney by Assignee
- 37 CFR 3.73(b) Statement by Assignee
- Information Disclosure Statement with Form PTO-1449
- Preliminary Amendment
- Return Receipt Postcard
- Copies of IDS Citations

Claim For Foreign Priority

Priority of Application No. filed on
is claimed under 35 U.S.C. § 119.

The certified copy is enclosed.
 The certified copy has been filed in prior application U.S. Application No.
 The certified copy will follow.

Fee Calculation (37 CFR § 1.16)

Applicant is entitled to Small Entity Status under 37 C.F.R. §1.27.

	(Col. 1) Total Claims		(Col. 2) Claims	(Col. 3) Present Extra	Rate	Additional Fee
TOTAL	35	MINUS	20	= 15	x 18 =	\$270.00
INDEP.	4	MINUS	3	= 1	x 84 =	\$84.00
	[] First presentation of multiple dependent claim			\$280 =		
			Basic Filing Fee under 37 C.F.R. §1.16(a)	\$750 =		\$750.00
					TOTAL	\$1,104.00
			SMALL ENTITY 50% FILING FEE REDUCTION (if applicable)			

Check No. 2345 in the amount of \$1,104.00 is enclosed in payment of basic filing fee (\$750), extra total claims (\$270), and extra independent claim (\$84). Check No. 2346 in the amount of \$40.00 is enclosed in payment of assignment recordation fee.

The Commissioner is authorized to charge any fees beyond the amount enclosed which may be required, or to credit any overpayment, to Deposit Account No. 50-0388 (Order No. VISAP076).

General Authorization for Petition for Extension of Time (37 CFR §1.136)

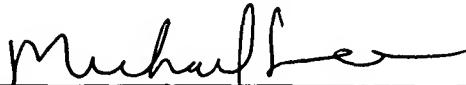
Applicants hereby make and generally authorize any Petitions for Extensions of Time as may be needed for any subsequent filings. The Commissioner is also authorized to charge any extension fees under 37 CFR §1.17 as may be needed to Deposit Account No. 50-0388 (Order No. VISAP076).

Please send correspondence to the following address:

Customer Number 022434

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Date: July 31, 2003


Michael Lee
Registration No. 31,846